

PERIODIC DISCLOSURES																
FORM NLS-CLAIMS SCHEDULE																
		Name of the Insurer: BIHARTI AXA General Insurance Company Limited Registration No. 129 and Date of Registration with the IRDA : 27th June 2008														
		Date: As on 30th June 2017														
CLAIMS INCURRED (NET)																
For the quarter Ending June 2017																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	93,570	38,749	-	38,749	1,377,122	592,444	1,969,567	5,395	-	51,010	-	30,401	138,527	22,095	2,216,995	2,349,315
Add : Reinsurance Accepted	188	-	-	-	-	-	-	-	-	152	-	-	-	-	152	340
Less : Reinsurance Ceded	79,680	13,104	-	13,104	68,964	151,933	220,896	351	-	42,093	-	2,731	9,369	7,476	282,917	375,701
Net Claims Paid	14,078	25,646	-	25,646	1,308,158	440,512	1,748,670	5,044	-	9,069	-	27,669	129,158	14,620	1,934,230	1,973,954
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	172,804	132,366	-	132,366	8,596,268	6,319,812	14,916,080	34,463	189,644	67,895	-	51,217	165,341	60,696	15,485,336	15,790,367
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	176,411	134,747	-	134,747	8,706,618	5,860,498	14,567,115	34,110	176,529	67,840	-	60,733	156,887	58,448	15,121,663	15,438,620
Change in Claims Outstanding	2,453	(2,380)	-	(2,380)	(110,350)	459,314	348,964	354	13,115	55	-	(9,517)	8,454	2,249	363,673	363,746
Total Claims Incurred	16,531	23,266	-	23,266	1,197,808	899,826	2,097,634	5,398	13,115	9,124	-	18,152	137,612	16,869	2,297,904	2,337,699

For the quarter Ending June 2016																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	137,700	1,028,554	-	1,028,554	1,477,732	438,006	1,915,738	5,712	5	57,476	-	31,947	145,049	30,563	2,186,493	3,352,745
Add : Reinsurance Accepted	207	-	-	-	-	-	-	-	-	46	-	-	-	-	46	253
Less : Reinsurance Ceded	92,039	1,010,056	-	1,010,056	74,169	136,515	210,684	294	5	54,154	-	3,245	8,657	14,763	291,802	339,895
Net Claims Paid	45,868	18,498	-	18,498	1,403,563	301,491	1,705,054	5,419	0	3,368	-	28,702	136,392	15,800	1,894,736	1,959,102
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	263,691	130,542	-	130,542	853,197	11,862,137	12,715,335	35,437	144,397	80,178	-	62,264	230,852	120,702	13,389,164	13,783,397
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,815	114,294	-	114,294	1,065,485	11,313,808	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,575	13,356,084
Change in Claims Outstanding	16,876	16,248	-	16,248	(212,288)	548,330	336,042	5,089	38,685	27,389	-	(10,771)	23,061	(25,905)	393,589	426,713
Total Claims Incurred	62,745	34,746	-	34,746	1,191,275	849,821	2,041,096	10,507	38,685	30,757	-	17,931	159,452	(10,105)	2,288,325	2,385,814

For the quarter Apr 17 - June 17																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	93,570	38,749	-	38,749	1,377,122	592,444	1,969,567	5,395	-	51,010	-	30,401	138,527	22,095	2,216,995	2,349,315
Add : Reinsurance Accepted	188	-	-	-	-	-	-	-	-	152	-	-	-	-	152	340
Less : Reinsurance Ceded	79,680	13,104	-	13,104	68,964	151,933	220,896	351	-	42,093	-	2,731	9,369	7,476	282,917	375,701
Net Claims Paid	14,078	25,646	-	25,646	1,308,158	440,512	1,748,670	5,044	-	9,069	-	27,669	129,158	14,620	1,934,230	1,973,954
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	172,804	132,366	-	132,366	8,596,268	6,319,812	14,916,080	34,463	189,644	67,895	-	51,217	165,341	60,696	15,485,336	15,790,367
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	176,411	134,747	-	134,747	8,706,618	5,860,498	14,567,115	34,110	176,529	67,840	-	60,733	156,887	58,448	15,121,663	15,438,620
Change in Claims Outstanding	2,453	(2,380)	-	(2,380)	(110,350)	459,314	348,964	354	13,115	55	-	(9,517)	8,454	2,249	363,673	363,746
Total Claims Incurred	16,531	23,266	-	23,266	1,197,808	899,826	2,097,634	5,398	13,115	9,124	-	18,152	137,612	16,869	2,297,904	2,337,699

For the quarter Apr 16 - June 16																
Particulars	Fire	Marine			Motor OD	Motor TP	Motor Total	Workmen's Compensation	Public Liability	Engineering	Aviation	Personal Accident	Health Insurance	Others	Misc Total	Total
		Cargo	Others	Total												
Claims Paid																
Direct	137,700	1,028,554	-	1,028,554	1,477,732	438,006	1,915,738	5,712	5	57,476	-	31,947	145,049	30,563	2,186,493	3,352,745
Add : Reinsurance Accepted	207	-	-	-	-	-	-	-	-	46	-	-	-	-	46	253
Less : Reinsurance Ceded	92,039	1,010,056	-	1,010,056	74,169	136,515	210,684	294	5	54,154	-	3,245	8,657	14,763	291,802	339,895
Net Claims Paid	45,868	18,498	-	18,498	1,403,563	301,491	1,705,054	5,419	0	3,368	-	28,702	136,392	15,800	1,894,736	1,959,102
Claims Outstanding (Including IBNR & IBNER)																
Add : Claims Outstanding at the close of the period (Net of Re-insurance)	263,691	130,542	-	130,542	853,197	11,862,137	12,715,335	35,437	144,397	80,178	-	62,264	230,852	120,702	13,389,164	13,783,397
Less: Claims Outstanding at the beginning of the period (Net of Re-insurance)	246,813	114,294	-	114,294	1,065,485	11,313,808	12,379,293	30,348	105,712	52,789	-	73,035	207,792	146,607	12,995,575	13,356,084
Change in Claims Outstanding	16,876	16,248	-	16,248	(212,288)	548,330	336,042	5,089	38,685	27,389	-	(10,771)	23,061	(25,905)	393,589	426,713
Total Claims Incurred	62,745	34,746	-	34,746	1,191,275	849,821	2,041,096	10,507	38,685	30,757	-	17,931	159,452	(10,105)	2,288,325	2,385,814